



Return Mail Service Only
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

4-807-49862-0000152-001-000-000-000-000

JUDITH W MOORE
101 MIDDLE RD
WOOLWICH ME 04579-4512

January 08, 2021

Re: Loan Number
 Collateral Address 101 MIDDLE RD
 WOOLWICH ME 04579

NOTICE OF DEFAULT AND RIGHT TO CURE

Dear Borrower(s):

We have not received your loan payments for the period of September 01, 2020 through January 01, 2021, which means your loan is in default. This letter is a demand for payment of the past due amounts causing the loan to be in default and any other charges that must be paid in order to cure the default, which are:

| | |
|-------------------------------|------------|
| Principal, interest, & escrow | \$4,454.14 |
| Late charges | \$110.84 |
| Default Expenses | \$0.00 |
| Default Corporate Advances | \$0.00 |
| Property Inspection Fees | \$75.00 |
| NSF Fees | \$0.00 |
| One Time Draft Fees | \$0.00 |
| Payoff Statement Fees | \$0.00 |
| Less Amount in Suspense | \$0.00 |

| | |
|------------------|------------|
| Total Amount Due | \$4,639.98 |
|------------------|------------|

Interest and fees will continue to accrue after the date of this letter in accordance with the terms of your loan. The Total Amount Due does not include any amounts that become due after the date of this notice.

You have the right to cure the default by paying the Total Amount Due shown above within 35 days of receiving this notice. If you do not cure the default by the 35-day deadline, Freedom Mortgage Corporation may require immediate payment in full, and Freedom Mortgage Corporation or another person may acquire the Property by means of foreclosure and sale.

If you meet the conditions stated in Section 19 of the Mortgage, you will have the right to have Freedom Mortgage Corporation's enforcement of the Mortgage discontinued and to have the Note and Mortgage remain as if immediate payment in full had never been required.



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You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and Mortgage, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, the mortgage servicer, or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of the right-to-cure period.

The contact information for the mortgagee having authority to modify your mortgage loan to avoid foreclosure is:

**Freedom Mortgage Corporation
10500 Kincaid Drive, Suite 111,
Fishers, Indiana 46037-9764
(855) 690-5900**

You may contact a HUD-approved counseling agency operating in Maine to assist mortgagors in the state to avoid foreclosure using the contact information that is provided with this letter.

HUD-approved counseling is available on FHA guaranteed loans by calling 1-800-569-4287. You may also be entitled to a face-to-face interview with Freedom Mortgage Corporation if you have an FHA-guaranteed loan. If you would like to discuss this letter and foreclosure prevention options, or arrange a face-to-face interview, we encourage you to contact our Customer Care Department immediately at (855) 690-5900, Monday through Friday, from 8:00am - 10:00pm, and Saturday from 9:00am - 6:00pm, Eastern Time.

You may request mediation to explore options for avoiding foreclosure judgment.

Please telephone Freedom Mortgage Corporation at (855) 690-5900 before you make your payment to confirm the amount you should pay. Payments must be made in U.S. currency, made payable to Freedom Mortgage Corporation, and sent to:

**Freedom Mortgage Corporation
PO Box 7230
Pasadena CA 91109-7230**

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at www.freedommortgage.com or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am - 10:00pm and Saturday from 9:00am - 6:00pm Eastern Time.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation



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IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



The following is a list including the names, addresses and telephone numbers of all counseling agencies approved by HUD to assist mortgagors in Maine to avoid foreclosure:

| Agency Name | Phone, Toll-Free, Fax Number, Email, Website, Agency ID | Address | Languages | Parent Organization |
|--|--|--|---|---|
| MAINE STATE HOUSING AUTHORITY | Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org Agency ID: 84456 | 353 WATER STREET AUGUSTA, Maine 04330-4665 | - English | MAINE STATE HOUSING AUTHORITY |
| PENQUIS COMMUNITY ACTION PROGRAM | Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org Agency ID: 81649 | 262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952 | - English | NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA |
| MIDCOAST MAINE COMMUNITY ACTION | Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mmcacorp.org Website: www.midcoastmainecommunityaction.org Agency ID: 80502 | 34 Wing Farm Pkwy Bath, Maine 04530-1515 | - English - Spanish | |
| WALDO COMMUNITY ACTION PARTNERS | Phone: 207-338-6809 E-mail: N/A Website: waldocap.org Agency ID: 90310 | 9 Field St Ste 201 Belfast, Maine 04915-6661 | - English - French - German | MAINE STATE HOUSING AUTHORITY |
| COASTAL ENTERPRISES, INCORPORATED | Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org Agency ID: 80985 | 30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510 | - English - Spanish | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| AVESTA HOUSING DEVELOPMENT CORPORATION | Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org Agency ID: 81144 | 307 Cumberland Avenue PORTLAND, Maine 04101-4920 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| COMMUNITY FINANCIAL LITERACY | Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: cflme.org/ Agency ID: 80649 | 309 Cumberland Ave Ste 202 Portland, Maine 04101-4982 | - English - French - Other - Swahili | MAINE STATE HOUSING AUTHORITY |

| | | | | |
|---|--|---|--|---|
| MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND | Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org Agency ID: 82632 | 477 Congress St 5Th Floor Portland, Maine 04101 | - English - Spanish | MONEY MANAGEMENT INTERNATIONAL INC. |
| PINE TREE LEGAL ASSISTANCE, INCORPORATED | Phone: 207-774-8211 Fax: 207-828-2300 E-mail: nheald@ptla.org Website: www.ptla.org Agency ID: 80635 | 88 Federal St PO Box 547 PORTLAND, Maine 04101-4205 | - Arabic - ASL - Cambodian - Cantonese - Chinese - Mandarin - Creole - Czech - English - Farsi - French - Hindi - Hmong - Indonesian - Korean - Polish - Portuguese - Russian - Spanish - Swahili - Turkish - Ukrainian - Vietnamese | |
| AROOSTOOK COUNTY ACTION PROGRAM, INC. | Phone: 207-768-3023-650 Toll-free: 800-432-7881 Fax: 207-768-3021 E-mail: jbaillargeon@acap-me.org Website: www.acap-me.org Agency ID: 83641 | 771 Main St PRESQUE ISLE, Maine 04769-2201 | - English | MAINE STATE HOUSING AUTHORITY |
| YORK COUNTY COMMUNITY ACTION AGENCY | Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org Agency ID: 81150 | 6 Spruce Street SANFORD, Maine 04073-2917 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE | Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org Agency ID: 81580 | 17 Market Square SOUTH PARIS, Maine 04281-1533 | - English | CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. |
| KENNEBEC VALLEY COMMUNITY ACTION PROGRAM | Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org Agency ID: 81685 | 97 Water St Waterville, Maine 04901-6339 | - English | NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA |



April 26, 2021



Dear Christopher Wellington:

The following is in response to your request for proof of delivery on your item with the tracking number:
9214 8969 0043 7100 0809 9303 52.

Item Details

| | |
|----------------------------|---|
| Status: | Delivered, Front Desk/Reception/Mail Room |
| Status Date / Time: | April 23, 2021, 11:12 am |
| Location: | QUAKERTOWN, PA 18951 |
| Postal Product: | First-Class Mail® |
| Extra Services: | Certified Mail™ |
| | Return Receipt Electronic |

Recipient Signature

| | |
|-------------------------|--|
| Signature of Recipient: |  |
| Address of Recipient: |  |

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
United States Postal Service®
475 L'Enfant Plaza SW
Washington, D.C. 20260-0004

Kristi Tanaka

From: Nobody <nobody@informe.org>
Sent: Thursday, April 15, 2021 07:20 AM
To: Breach Servicing
Subject: **EXT** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Freedom Mortgage Corporation Owner of the mortgage:Freedom Mortgage Corporation
What term best describes the owner of the mortgage?:Private mortgage lender Filer's Email
Address:breachservicing@freedommortgage.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Freedom Mortgage Corporation
Address: P.O. Box 50428
Indianapolis, IN 46250-0401
Phone Number: (855) 690-5900
Contact Person: SPOC TEAM

Consumer Information

Consumer First name:JUDITH
Consumer Middle Initial/Middle Name: W
Consumer Last name:MOORE
Consumer Suffix:
Property Address line 1:101 MIDDLE RD
Property Address line 2:
Property Address line 3:
Property Address City/Town:WOOLWICH
Property Address State:
Property Address zip code:04579
Property Address County:Sagadahoc

Notification Details

Date notice was mailed:4/14/2021
Amount needed to cure the default:8,963.14 Consumer Address line 1:101 MIDDLE RD Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:WOOLWICH
Consumer Address State:ME
Consumer Address zip code:04579